



CITY OF
NORTH MIAMI

City Manager's Office
776 N.E. 125th Street
North Miami, Fl 33161

Summer/Fall 2006

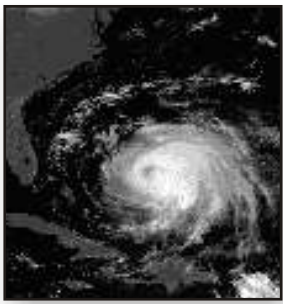
THINGS YOU SHOULD KNOW ABOUT...

Flood Protection



National Flood Insurance Program

North Miami - A "Class 5" CRS Community



FLOOD HAZARD INFORMATION...

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to people who live in areas with the greatest risk of flooding, called Special Flood Hazard Areas (SFHAs). The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important since property owners who hold a federally backed mortgage must purchase flood insurance if the property is located within a SFHA.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for NFIP communities that implement more stringent floodplain standards than the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums. The City of North Miami currently holds a Class 5 CRS rating. This classification equates to a **25% discount** on new or renewing flood insurance policies for all SFHA properties and a **10% discount** on policies for non-SFHA properties.

In North Miami there are approximately 7,100 flood insurance policies in effect. Annually the city's CRS Class 5 rating generates \$770,000 in savings on flood premiums. Since flooding is the most common natural disaster, it is important that you obtain the maximum protection. You can purchase flood insurance irrespective of where you reside -in high, moderate, or low risk areas, and there is no exclusion as to what type of ownership you represent (i.e. homeowner, renter, or business owner).

Since it has been determined that your property lies within a flood hazard area, the following information and tips may be of interest to you. Please refer to this fact sheet in the event of an impending hurricane, tropical storm or notification of projected heavy rainfall. During extended periods of heavy rainfall, low lying areas within the city are subject to flooding. This information is offered to help protect your property and reduce potential losses due to flooding.

FLOOD HAZARD: Arch Creek, Little Arch Creek, Biscayne Canal and Oleta River are the four major waterways that traverse the City of North Miami. The majority of our storm sewer system empties/discharges toward one of these waterways or Biscayne Bay, which connects directly with the Atlantic Ocean. The waterways are influenced by tides that contribute to drainage and flood problems in the city. When there is a high tide or heavy rainfall, the storm sewer system will rapidly fill-up from both surface run-off and tidal waters, causing flood conditions in our streets, swale areas, and lawns.

The City of North Miami can be divided into two major drainage areas, (1) the area west of Biscayne Canal, and (2) the area east of Biscayne Canal. The area west of Biscayne Canal has primarily sandy soil and a very low water table elevation; whereas, the area east of Biscayne Canal consists of muck, marl and sand, and has primarily high water table levels.

Your property may be elevated high enough that you have not experienced flooding. However, this may change in the future. Hurricane Andrew (1992), South Florida's most devastating storm was not a wet hurricane as compared to Hurricane Irene (1999) which registered 13 inches of rain in Miami-Dade County in a 24-hour period. In 2000, continuous rainfall from the October 3 "No Name" storm, deposited more than 19 inches of rain in a 24-hour period, inundating canals and waterways and causing unprecedented residential property damage and destruction for what was forecast originally as a severe area thunderstorm.

FLOOD WARNING SYSTEM: The City of North Miami and Miami-Dade County depend on the National Weather Service (NWS) for flood notification. The NWS will issue flood advisories at least six (6) hours prior to expected heavy rainfall that could cause the drainage systems to overflow and create inland ponding of flood waters and the isolation of residential/business areas. Remain tuned to your local radio stations for up-to-date forecasts. In 2001 the City developed a citywide flood warning plan to provide early warning to neighborhoods that might experience flooding. Police vehicles will use sirens and loud speakers to issue warnings. Evacuation routes will be US Hwy 1 (Biscayne Blvd.), NE 125 Street, NE 135 Street and Interstate 95.

FLOOD SAFETY: If you are advised to evacuate, turn off utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water. Avoid fast flowing water or unstable banks.

FLOOD INSURANCE: Most mortgage lenders require flood insurance based on the elevation of the property. In the event that your mortgage does not have this provision or if you own your property free and clear, you can purchase this insurance at any time. Remember there is a 30-day waiting period before the policy becomes effective. Homeowner's insurance and/or Windstorm insurance does not cover flood damage to the structure.

Because North Miami is an NFIP community, flood insurance is available to protect all homes, condominiums, apartments and nonresidential buildings, including commercial structures within the City. You are eligible for flood insurance, regardless of whether your property has never flooded...or has flooded several times in the past. All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS: All buildings under construction require permits. These permits should be obtained prior to commencement of construction activities. Contact the Building and Zoning Division **before** you build, alter, regrade or fill on your property. The office is located at 12400 N.E. 8th Avenue. If you see building or filling without a City permit posted, call (305) 895-9820.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS: The City of North Miami and the National Flood Insurance Program require that if the cost of reconstruction, rehabilitation, additions, or other improvements to a building equals or exceeds 50 percent of the building's market value during a five year period, the building must meet the same construction requirements as a new building. This includes lowest floor elevations. Substantially damaged buildings must also be brought up to the same standards.

DRAINAGE SYSTEM MAINTENANCE: Proper drainage helps reduce the risk of flooding. It is illegal for any direct or indirect entry of any solid, liquid or gaseous matter to enter the drainage system. The City inspects the drainage system and removes blockages that are found or reported. If you live near areas where waters flow, you can help in this process by keeping the banks clear of brush and debris. Reports of any violations should be made to the Public Works Department at (305) 895-9830.

NATURAL AND BENEFICIAL FUNCTIONS: The Oleta State Recreation Area and Mangrove Preserve, located between NE 135 Street and NE 163 Street east of US Hwy 1, has been designated as Environmentally Sensitive Land. These undisturbed natural areas of North Miami act as a natural storage area for flood waters, reducing the possibility of flooding to nearby residences while helping to recharge the groundwater aquifer. Please help keep this area natural and beautiful by reporting any illegal dumping and littering violations to the Public Works Department at (305) 895-9830 or Miami-Dade County at (305) 375-2694.

MAP DETERMINATIONS: The City provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area and if you are required by federal law to carry flood insurance. Please refer to the map on the last page to determine if your property lies in the Special Flood Hazard Area (AE or VE zones), or call (305) 895-9820.

SITE VISITS: Upon request, a representative from the North Miami Public Works Department will visit your property to review flooding problems and to explain possible ways to alleviate and prevent flood damage. Also, if you have experienced flooding, drainage, sewer backup problems, or seen illegal dumping of debris into City canals, lakes, or storm drains, please call the Public Works Department (305) 895-9838.

PROPERTY PROTECTION
MEASURES

The following outlines
measures to minimize
damage to a structure.

- ✓ Store materials like sandbags, plywood, plastic sheeting and lumber to protect your house from flood waters to make quick repairs after a severe storm.
- ✓ Secure your home before leaving. Bring outdoor belongings such as garbage cans, garden equipment and furniture inside the house or tie them down securely. Move essential items and furniture to the upper floors and lock doors and windows.
- ✓ Board up windows or portect them with storm shutters.
- ✓ Stack sandbags away from house walls, to prevent flood waters from reaching your home.
- ✓ For information on retrofitting or floodproofing your structure to reduce the impact of flooding, call the Public Works Department @ (305) 895-9838.



If your lot is large enough, you should consider regrading it or building a small floodwall. You can also place watertight closures over the doorways. However, these approaches only protect if flooding is not too deep. You can also consider elevating your home.

Flood-proofing, installing floodgates and making walls waterproof are among the common ways to structurally protect commercial property. Most times, residential structures are elevated higher then the anticipated floodwaters. For additional assistance on how to protect your property from flooding, you may contact the North Miami Public Works Department at (305) 895-9838, or you may contact the City's Building Official at (305) 895-9820. Additional information on how to perform residential retrofitting or commercial floodproofing is also available at the North Miami Public Library in the City's Floodplain Management (CRS) reference section.

But there are some things you can do.

Don't throw or dump anything into storm sewers or canals within the City. Even grass clippings and branches can accumulate and plug channels and drains. A plugged channel or storm drain cannot carry water when it rains. Clogged storm drains will cause water to back up into the street and may cause flooding. Every piece of trash contributes to flooding.

If your property is next to a canal, help keep the banks clear of brush and debris. The City has a canal maintenance program which can help remove major blockages such as downed trees.

Did you know that floods are the most common natural disaster? Here are a few safety tips to consider, if ever you are faced with flooding.

Do not walk through flowing water, nor drive through a flooded area.

Drowning is the number one cause of flood deaths. Currents can be deceptive, six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there. Also do not disregard road barriers, the road or bridge may be washed out.

Stay away from power lines and electrical wires.

Electrocution is the number two flood killer. Electrical currents can travel through water. Report downed power lines to Florida Power and Light. That number is (305) 442-8770 or call the North Miami Police Department at (305) 891-8111.

Have your electricity turned off by FPL.

Some appliances such as television sets, hold electrical charges even after they have been unplugged. Avoid using appliances or motors which have gotten wet unless they have been taken apart, cleaned and dried.

Be ready for the unexpected.

Place important documents inside plastic bags or other waterproof containers. Review your insurance policy to ensure it provides adequate coverage. Know what type of coverage you have. Most policies cover wind storm damage, but not flooding. Any policy change usually takes 30 days before going into effect.

Look out for animals, especially snakes.

Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step.

After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks.

If you use natural gas, use a flashlight to inspect for damage. Don't smoke or use candles, Lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.

IF YOU MUST EVACUATE

If you are required to evacuate, try to move to the house of a friend or family member not affected by the impending high waters.

If you live in a mobile home, or are electrically dependent, plan to evacuate at the first notice of the emergency conditions.

Rehearse your evacuation plan with all household members. Plan to leave early to avoid any traffic delays.

Register with the Miami-Dade County Emergency Evacuation Assistance Program at (305) 468-5419 or TDD at (305) 468-5402 if you will need assistance to evacuate.

Discuss these tips with your neighbors and friends. Try to have a prearranged plan designating how you can contact your neighbors. If you have to evacuate, inform each other of places where you will be staying and leave contact telephone numbers and addresses.

SECURING BOATS

If you own a boat, it's your responsibility to secure it. As a boat owner, you should make a plan in advance to move your boat or arrange for its storage. Check with a local marina for suitable alternatives.

If possible, store it inside a garage or warehouse. If you must leave your boat outside, attach the trailer tongue to something firm in the ground, let the air out of the tires and make sure the boat is secure to the trailer. If possible, fill the bilge with water, which adds extra weight.

If you plan to keep your boat in the canal, be sure to double the dock lines, leaving sufficient space for the tidal range and put out extra anchors. Don't forget to remove all marine electronics or other unsecured equipment. Sail boaters should remove self-furling sails and Bimini tops.

Boats on davits should be secured with extra tie lines and in such a manner to keep the boat from swinging during high winds.

PET SAFETY TIPS

Remember. During a flood or hurricane, evacuation centers will not accept pets. So make plans in advance to board your pets in an animal kennel or with friends.

Plan ahead. Talk to a friend or family member who lives in an area that is not expected to be affected by the hurricane. Ask if their home would be open to you and your pet should a storm threaten.

Be responsible. Do not leave your pet home during a hurricane. A secure room and a few days food and water do not necessarily mean safety for your pet. Many people returned home after Hurricane Andrew to find their pets missing. Keep a current picture of your pet to help identify it.

After the storm: Take caution in allowing your pet outdoors after the storm has passed. Familiar scents and landmarks will have been altered and your pet may become confused or lost. Downed power lines also present real dangers. Take precautions not to allow your pet to consume food or water which may have become contaminated.







FLOOD PROTECTION TIPS...

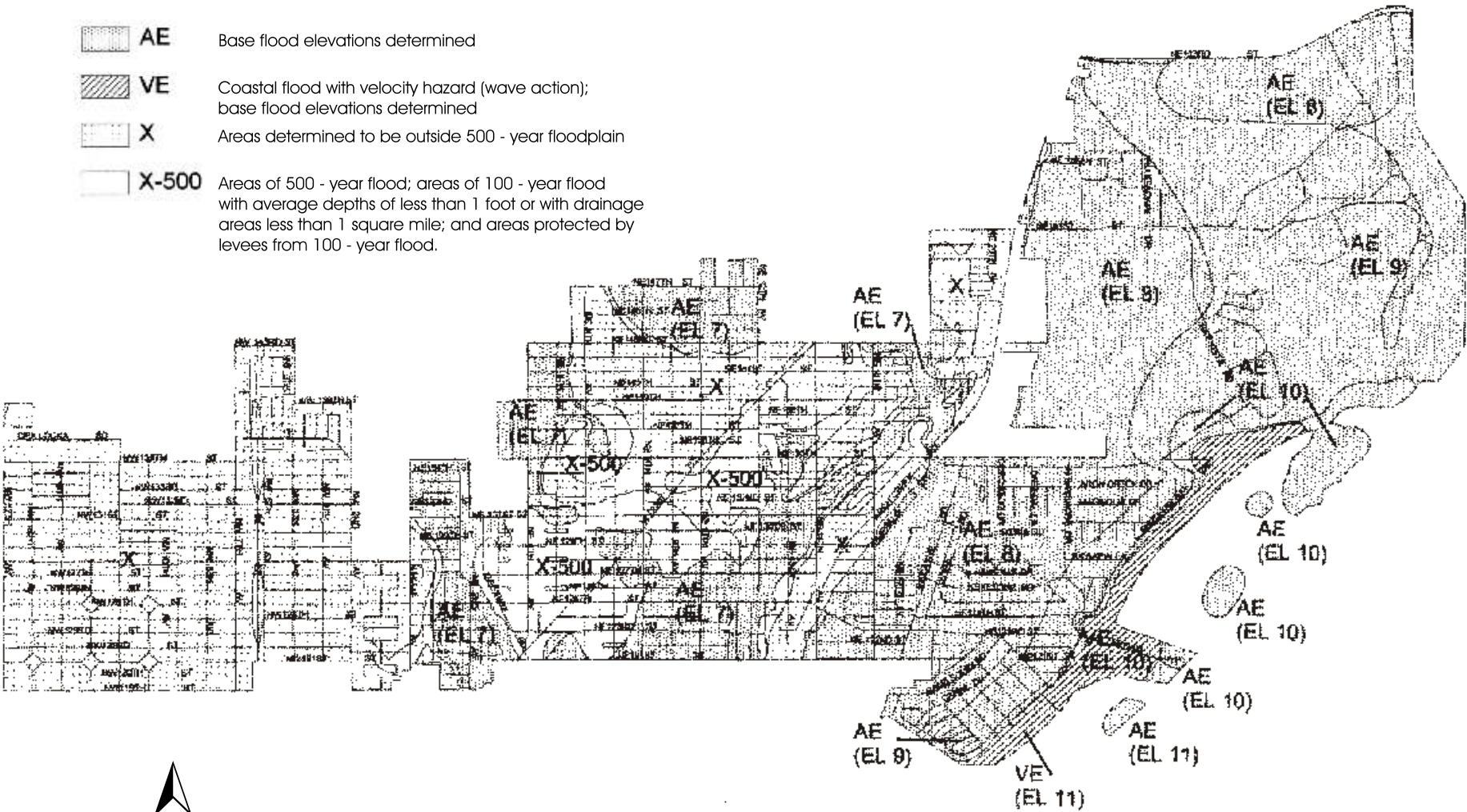
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FLOODZONE MAP

Note: All elevations in feet

LEGEND

-  **AE** Base flood elevations determined
-  **VE** Coastal flood with velocity hazard (wave action); base flood elevations determined
-  **X** Areas determined to be outside 500 - year floodplain
-  **X-500** Areas of 500 - year flood; areas of 100 - year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100 - year flood.



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